

Certificate Number: 11504-VAE-CC-020664145



11504-VAE-CC-020664145

## CERTIFICATE OF COUNSELING

I CERTIFY that on April 4, 2013, at 4:34 o'clock PM CDT, Ricky Lee Waters received from Stand Sure Credit Counseling, a/k/a Biblical Financial Concepts, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Eastern District of Virginia, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: April 4, 2013 By: /s/Carol McWaters

Name: Carol McWaters

Title: Administrator

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

Certificate Number: 11504-VAE-CC-020664158



11504-VAE-CC-020664158

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on April 4, 2013, at 4:34 o'clock PM CDT, Susan Lynn Waters received from Stand Sure Credit Counseling, a/k/a Biblical Financial Concepts, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Eastern District of Virginia, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: April 4, 2013 By: /s/Carol McWaters

Name: Carol McWaters

Title: Administrator

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).